



Helping Montana consumers make informed decisions on auto insurance

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# MONTANA



2007

Automobile Insurance

Rate Comparison Guide



MONTANA STATE AUDITOR  
**JOHN MORRISON**

COMMISSIONER OF INSURANCE  
COMMISSIONER OF SECURITIES

*Protecting Montana's Consumers*



**Montana State Auditor  
John Morrison**

John Morrison was elected Montana State Auditor, the Commissioner of Insurance and Securities in November 2000 and was re-elected in 2004. One of his top priorities as State Auditor has been to increase the accessibility and affordability of all types of insurance for Montana families through legislative and regulatory efforts. He has worked to protect Montana's consumers while maintaining a competitive insurance market.



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**JOHN MORRISON**

COMMISSIONER OF INSURANCE  
COMMISSIONER OF SECURITIES

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Dear Montana Consumer:

I am pleased to provide you with a copy of the 2007 Automobile Insurance Rate Comparison Guide. One of my goals as insurance commissioner is to help you be an informed buyer. It is my belief that an important factor in maintaining a healthy, competitive marketplace is providing consumers with the tools they need to compare insurance rates.

This guide gives you a general idea of rates available in Montana. For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. If you have any questions or need additional assistance, please feel free to contact the Policyholder Services Division by phone or through our Web site at [www.sao.mt.gov](http://www.sao.mt.gov). Our toll-free number outside Helena is 1-800-332-6148 and the number in Helena is 444-2040.

Sincerely,

A handwritten signature in black ink that reads "John Morrison".

John Morrison  
Montana State Auditor &  
Insurance Commissioner

## **About this guide:**

This guide compares how much Montana drivers **might** pay for auto liability insurance coverage based on seven examples in nine different geographic areas: Billings, Butte, Bozeman, Great Falls, Helena, Kalispell, Missoula, Scobey and Thompson Falls. Fifteen of the auto liability insurance companies that write the most insurance in Montana chose to participate in our survey.

If you find any terms, phrases or concepts confusing, we encourage you to read the ***Montana Consumer's Guide to Auto Insurance***.

## **Assumptions used to obtain quotes:**

The premium quotes from the insurance companies listed in this guide are:

- Based on the amount you pay every six months.
- Based on three years of driving experience.
- Based on rates in effect as of January 1, 2007. If a company's rates have changed since then, these quotes may no longer be accurate. (Please keep in mind the premiums quoted are only examples. Your individual situation may include other factors that will be reflected in the premiums quoted to you.)
- Based on the assumption that you are new to the company and not renewing an existing policy.
- Based on a standard performance vehicle.
- Based on the minimum required liability limits set by Montana law. (\$25,000 bodily injury coverage for one person, \$50,000 bodily injury coverage for two or more people and \$10,000 property damage coverage. \$25,000 bodily injury coverage for one uninsured motorist person and \$50,000 bodily injury coverage for two or more uninsured motorists is included.)
- Based on the area for which they are written.

## **Coverage:**

State law sets minimum liability requirements for auto insurance. As previously stated, these limits are \$25,000 bodily injury coverage for one person, \$50,000 for coverage of bodily injury for two or more people, and \$10,000 property damage coverage. Liability insurance covers you against damages you cause to others if you are at fault in an accident. It does NOT protect you against your own losses.

Also, it is mandatory for the companies to offer uninsured motorist coverage, but you, the consumer, may reject this coverage. Consumers may want to consider higher liability limits than the state minimum, because the minimums may not cover your exposure to lawsuits.

If you own a newer car, your bank probably will require you to buy Comprehensive and Collision coverage. The state's minimum requirements do NOT include those coverages. There are also other coverages you may wish to consider that are not mandatory.

## **Insurers:**

Not every insurer will offer you coverage because different insurers have different requirements that must be met in order to become insured. Insurers set target "markets" that help them select the types of drivers they want to insure. There are three basic markets: non-standard, standard, and preferred.

- 1) Non-standard markets (highest premiums) include drivers with less experience and numerous tickets or accidents.
- 2) The standard market is for the average driver.
- 3) The preferred market (lowest premiums) is available to low-risk drivers.

Lastly, if you have any questions or concerns regarding any type of insurance, please call our office at 1-800-332-6148. We would be more than happy to assist you.

## **How to use this guide:**

Seven different insurance scenarios are outlined. Find the example that best matches your situation. Refer to the corresponding chart in the following pages and find your geographic region. The chart accompanying each example outlines the quotes received from insurers responding to our survey.

### **Example 1**

These premiums apply to a 19-year-old who drives a 2002 Ford Escort to and from work, eight miles each way, five days a week. Annual total mileage is 10,000. Driver has previous insurance with three years driving experience, but is no longer supported by parental insurance.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

**A)** Driver has no accidents or driving citations.

**B)** Driver has one at-fault accident two years ago, on which the insurer paid \$10,000 to settle, and one minor speeding citation six months ago.

***If example 1 most closely matches your insurance situation, refer to example 1 chart for sample rate quotes.***

### **Example 2**

These premiums apply to a single parent household with previous insurance, age 40, whose two teenage children, ages 16 and 17 are also drivers. The 40-year-old drives a 2005 Ford Taurus Sedan to and from work, less than 5 miles each way, five days a week, for an annual total mileage of 15,000. This driver has no accidents or driving citations. The 16-year-old just received their license, has no accidents or driving citations, and does not qualify for a good student discount. The 17-year-old has been driving for two years, has no driving citations and qualifies for a good student discount.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

**A)** The 17-year-old drives a 2002 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives

a 2001 Nissan Pathfinder 4WD to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000.

**B)** The 17-year-old drives a 2002 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends. The 16-year-old drives a 2001 Nissan Pathfinder 4WD to and from school, five miles each way, five days a week, with occasional driving on the weekends. The total annual mileage on each vehicle is 5,000. Neither of the two drivers has completed driver training.

***If example 2 most closely matches your insurance situation, refer to example 2 chart for sample rate quotes.***

### **Example 3**

These premiums apply to a 27-year-old with previous insurance that drives a 2006 Chrysler Sebring to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

**A)** Driver has no accidents or driving citations.

**B)** Driver has one major speeding citation one year ago.

***If example 3 most closely matches your insurance situation, refer to example 3 chart for sample rate quotes.***

### **Example 4**

These premiums apply to a two-person household, ages 30 and 35, both have previous insurance. The 30-year-old drives a 2005 Chrysler PT Cruiser to and from work, 15 miles each way, five days a week, and has an annual total mileage of 15,000. The 35-year-old drives a 2005 Durango (2WD) to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

**A)** Drivers have no accidents or driving citations.

**B)** The 35-year-old has one major speeding citation one year ago, and the 30-year-old has no accidents or citations.

***If example 4 most closely matches your insurance situation, refer to example 4 chart for sample rate quotes.***

### **Example 5**

These premiums apply to a household with previous insurance, ages 42 and 45, whose two children, ages 16 and 18, are also drivers. The 42-year-old drives a 2004 Dodge Caravan to work, 15 miles each way, five days a week, for an annual total mileage of 20,000. This driver has no accidents or driving citations. The 45-year-old drives a 2002 Toyota Celica to work, 10 miles each way, five days a week, for an annual total mileage of 15,000. This driver had one at-fault accident two years ago, on which the insurer paid \$5,000 to settle. The 16-year-old just received a license, has no driving citations, and qualifies for a good student discount. The 18-year-old has been driving for two years, has one major speeding citation in the last year, and does not qualify for a good student discount.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

**A)** The two teenagers share the third household vehicle, a 2000 Ford Escort. They drive to and from school together, five miles each way, five days a week, with occasional driving on the weekends. The driving is split equally between the two, for an annual total mileage of 8,000.

**B)** The 16-year-old drives a 2000 Ford Escort, to and from school, five miles each way, five days a week. The 18-year-old drives a 2000 Chevrolet Cavalier to and from school, five miles each way, five days a week. The total annual mileage on each vehicle is 5,000.

***If example 5 most closely matches your insurance situation, refer to example 5 chart for sample rate quotes.***

### **Example 6**

These premiums apply to a farming household with previous insurance, ages 48 and 50, whose three teenage children are also drivers. The 48-year-old drives a 2005 Nissan Pathfinder 4WD to and from work, 25 miles each way, five days a week for an annual total mileage of 28,000. The 50-year-old drives a 2003 GMC Sierra 1500 4WD pickup for farm use only. The annual total mileage on this vehicle is 15,000. The 14 and 15-year-old have valid operators licenses and drive a 1989 Ford F350, 4WD pickup for farm use only, for an annual total mileage of 6,000.



The 17-year-old drives a 2000 Ford F250, 2WD pickup to and from school, 20 miles each way, five days a week for an annual total mileage of 12,000. All three teenagers qualify for a good student discount.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

**A)** None of the drivers have accidents or driving citations.

**B)** The 50-year-old had an at-fault accident two years ago, on which the insurer paid \$20,000 to settle.

***If example 6 most closely matches your insurance situation, refer to example 6 chart for sample rate quotes.***

### **Example 7**

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2005 Isuzu Ascender five passenger 4WD and use it for pleasure only. Neither have any accidents nor driving citations. Both drivers have completed a highway traffic safety program and qualify for the mandatory rate reduction.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

**A)** Annual total mileage is 5,000

**B)** Annual total mileage is 10,000

***If example 7 most closely matches your insurance situation, refer to example 7 chart for sample rate quotes.***

The following pages outline the rate quotes from insurers responding to our survey. The quotes correspond to each example illustrated for nine geographic regions around Montana.

### EXAMPLE 1

These premiums apply to a 19-year-old who drives a 2002 Ford Escort to and from work, eight miles each way, five days a week. Annual total mileage is 10,000. Driver has previous insurance with three years driving experience, but is no longer supported by parental insurance.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one at-fault accident two years ago, on which the insurer paid \$10,000 to settle, and one minor speeding citation six months ago.

Rates for Example 1: \$ per ½ yr	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	971	1060	751	818	926	1010	970	1059	879	958	843	920	745	812	765	834	843	920
Allstate Fire & Casualty Ins. Co.	430	688	387	619	345	551	494	793	437	700	410	656	447	717	278	444	410	656
Depositors Ins. Co.	971	1060	751	818	926	1010	970	1059	879	958	843	920	745	812	765	834	843	920
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Indemnity Co	531	661	500	622	545	678	531	661	531	661	519	646	497	618	540	672	566	704
Mid-Century Ins. Co.	604	788	539	698	602	782	571	746	621	813	729	944	571	739	345	450	495	642
Mountain West Farm Bureau	1073	1307	768	931	1111	1353	1035	1259	1184	1443	1139	1388	959	1167	798	968	860	1045
National Farmers Union Prop & Cas	414	632	409	625	414	632	414	632	414	632	413	630	413	630	409	625	413	630
Progressive Direct Ins. Co.	650	773	472	556	579	686	616	731	616	731	566	670	566	670	472	555	517	610
Progressive Northwestern Ins. Co.	601	894	442	655	565	841	569	846	569	846	542	805	539	800	407	601	482	715
Sentinel Ins. Co.	355	559	308	484	387	610	375	591	338	533	394	622	327	515	354	558	394	622
State Farm Fire and Casualty Co.	554	1058	480	916	594	1135	604	1154	544	1038	580	1107	554	1058	407	775	580	1107
State Farm Mutual Auto Ins. Co.	499	-	433	-	535	-	544	-	490	-	522	-	499	-	366	-	522	-
Trinity Universal Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
United Services Auto Assoc.	207	-	220	-	256	-	207	-	224	-	229	-	229	-	207	-	231	-
USAA Casualty Ins. Co.	281	-	299	-	349	-	281	-	305	-	331	-	313	-	281	-	315	-

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

## EXAMPLE 2

These premiums apply to a single parent household with previous insurance, age 40, whose two teenage children, ages 16 and 17 are also drivers. The 40-year-old drives a 2005 Ford Taurus Sedan to and from work, less than 5 miles each way, five days a week, for an annual total mileage of 15,000. This driver has no accidents or driving citations. The 16-year-old just received their license, has no accidents or driving citations, and does not qualify for a good student discount. The 17-year-old has been driving for two years, has no driving citations and qualifies for a good student discount.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

A) The 17-year-old drives a 2002 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends.

The 16-year-old drives a 2001 Nissan Pathfinder 4WD to and from school, five miles each way, five days a week, with occasional driving on the weekends.

The total annual mileage on each vehicle is 5,000.

B) The 17-year-old drives a 2002 Chevrolet Blazer 4WD, to and from school, five miles each way, five days a week, with occasional driving on the weekends.

The 16-year-old drives a 2001 Nissan Pathfinder 4WD to and from school, five miles each way, five days a week, with occasional driving on the weekends.

The total annual mileage on each vehicle is 5,000. Neither of the two drivers has completed driver training.

Rates for Example 2: \$ per ½ yr	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	1546	1546	1197	1197	1473	1473	1542	1542	1399	1399	1340	1340	1186	1186	1219	1219	1340	1340
Allstate Fire & Casualty Ins. Co.	1305	1305	1175	1175	1050	1050	1498	1498	1328	1328	1245	1245	1356	1356	849	849	1245	1245
Depositors Ins. Co.	1546	1546	1197	1197	1473	1473	1542	1542	1399	1399	1340	1340	1186	1186	1219	1219	1340	1340
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Indemnity Co	1361	1361	1284	1284	1396	1396	1361	1361	1361	1361	1329	1329	1269	1269	1390	1390	1452	1452
Mid-Century Ins. Co.	1024	1024	923	923	1026	1026	962	962	1042	1042	1254	1254	979	979	586	586	846	846
Mountain West Farm Bureau	1314	1314	946	946	1359	1359	1267	1267	1447	1447	1392	1392	1176	1176	982	982	1057	1057
National Farmers Union Prop & Cas	1211	1211	1205	1205	1211	1211	1211	1211	1211	1211	1210	1210	1210	1210	1205	1205	1210	1210
Progressive Direct Ins. Co.	2073	2073	1446	1446	1819	1819	1949	1949	1949	1949	1776	1776	1776	1776	1441	1441	1598	1598
Progressive Northwestern Ins. Co.	2275	2275	1656	1656	2135	2135	2147	2147	2147	2147	2043	2043	2032	2032	1516	1516	1805	1805
Sentinel Ins. Co.	1122	1168	971	1011	1233	1279	1187	1237	1067	1112	1254	1303	1037	1078	1122	1168	1254	1303
State Farm Fire and Casualty Co.	1297	1297	1126	1126	1391	1391	1413	1413	1273	1273	1357	1357	1297	1297	955	955	1357	1357
State Farm Mutual Auto Ins. Co.	1168	1168	1014	1014	1251	1251	1273	1273	1146	1146	1221	1221	1168	1168	860	860	1221	1221
Trinity Universal Ins. Co.	1335	1253	1131	1061	1131	1061	1271	1192	1144	1073	1286	1206	1231	1155	1411	1324	1131	1061
United Services Auto Assoc.	585	619	621	657	722	765	585	619	632	669	685	725	648	686	585	619	653	691
USAA Casualty Ins. Co.	677	700	720	745	838	867	677	700	732	758	793	821	751	777	677	700	757	783

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

### EXAMPLE 3

These premiums apply to a 27-year-old with previous insurance that drives a 2006 Chrysler Sebring to and from work, 20 miles each way, five days a week, for an annual total mileage of 15,000.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Driver has no accidents or driving citations.

B) Driver has one major speeding citation one year ago.

Rates for Example 3: \$ per ½ yr	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	290	332	236	268	279	319	290	332	268	305	259	295	235	266	240	272	259	295
Allstate Fire & Casualty Ins. Co.	201	226	182	204	163	183	230	259	205	230	192	216	209	235	133	148	192	216
Depositors Ins. Co.	290	332	236	268	279	319	290	332	268	305	259	295	235	266	240	272	259	295
Farmers Ins. Exchange	216	-	209	-	206	-	208	-	211	-	224	-	204	-	124	-	186	-
Financial Indemnity Co	242	279	228	262	248	286	242	279	242	279	236	272	227	261	245	283	257	297
Mid-Century Ins. Co.	-	500	-	448	-	499	-	471	-	512	-	607	-	475	-	286	-	411
Mountain West Farm Bureau	283	354	209	261	292	365	274	341	310	387	299	374	255	319	216	270	231	289
National Farmers Union Prop & Cas	148	266	145	261	148	266	148	266	148	266	147	265	147	265	145	261	147	265
Progressive Direct Ins. Co.	265	306	208	236	243	280	255	293	255	293	238	273	238	273	208	237	233	255
Progressive Northwestern Ins. Co.	256	368	192	272	242	347	243	349	243	349	233	332	231	331	178	252	210	298
Sentinel Ins. Co.	148	191	130	167	162	209	157	201	141	182	165	212	138	177	148	190	165	212
State Farm Fire and Casualty Co.	242	293	211	255	259	313	264	318	238	287	253	306	242	293	180	218	253	306
State Farm Mutual Auto Ins. Co.	218	241	190	210	234	258	237	263	214	237	228	252	218	241	162	179	228	252
Trinity Universal Ins. Co.	305	479	260	407	260	407	290	454	262	410	294	460	282	441	321	306	260	407
United Services Auto Assoc.	116	-	123	-	141	-	116	-	125	-	134	-	128	-	116	-	129	-
USAA Casualty Ins. Co.	114	-	121	-	139	-	114	-	123	-	132	-	126	-	114	-	127	-

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

#### **EXAMPLE 4**

These premiums apply to a two-person household, ages 30 and 35, both have previous insurance. The 30-year-old drives a 2005 Chrysler PT Cruiser to and from work, 15 miles each way, five days a week, and has an annual total mileage of 15,000. The 35-year-old drives a 2005 Durango (2WD) to and from work, 20 miles each way, five days a week, for an annual total mileage of 20,000.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

**A)** Drivers have no accidents or driving citations.

**B)** The 35-year-old has one major speeding citation one year ago, and the 30-year-old has no accidents or citations.

Rates for Example 4: \$ per ½ yr	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	368	397	299	321	354	381	367	396	339	365	327	352	297	319	327	326	327	352
Allstate Fire & Casualty Ins. Co.	352	385	320	349	288	314	402	440	359	392	337	369	366	399	236	257	337	369
Depositors Ins. Co.	368	397	299	321	354	381	367	396	339	365	327	352	297	319	327	326	327	352
Farmers Ins. Exchange	319	463	313	432	310	460	309	438	311	460	341	547	304	445	183	264	279	393
Financial Indemnity Co	363	394	341	370	370	402	363	394	363	394	353	383	338	367	368	399	385	417
Mid-Century Ins. Co.	-	463	-	432	-	460	-	438	-	460	-	547	-	445	-	264	-	393
Mountain West Farm Bureau	454	510	335	377	468	526	439	493	497	558	479	539	410	460	347	390	371	417
National Farmers Union Prop & Cas	297	182	294	177	298	182	297	182	297	182	296	181	296	181	294	177	296	181
Progressive Direct Ins. Co.	446	488	331	362	399	437	423	463	423	463	391	428	391	428	333	360	359	391
Progressive Northwestern Ins. Co.	480	600	355	441	451	562	453	566	453	566	433	540	431	537	325	405	383	477
Sentinel Ins. Co.	273	358	238	311	298	390	287	378	261	340	303	398	252	330	273	357	303	398
State Farm Fire and Casualty Co.	412	456	359	397	441	488	448	496	405	448	430	476	412	456	307	340	430	476
State Farm Mutual Auto Ins. Co.	371	410	324	357	397	440	404	446	365	403	388	428	371	410	277	305	388	428
Trinity Universal Ins. Co.	340	426	289	354	289	354	323	397	291	358	326	401	314	386	358	438	289	354
United Services Auto Assoc.	194	-	204	-	234	-	194	-	207	-	223	-	212	-	194	-	214	-
USAA Casualty Ins. Co.	191	-	202	-	231	-	191	-	205	-	220	-	209	-	191	-	211	-

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

### EXAMPLE 5

These premiums apply to a household with previous insurance, ages 42 and 45, whose two children, ages 16 and 18, are also drivers. The 42-year-old drives a 2004 Dodge Caravan to work, 15 miles each way, five days a week, for an annual total mileage of 20,000. This driver has no accidents or driving citations. The 45-year-old drives a 2002 Toyota Celica to work, 10 miles each way, five days a week, for an annual total mileage of 15,000. This driver had one at-fault accident two years ago, on which the insurer paid \$5,000 to settle. The 16-year-old just received a license, has no driving citations, and qualifies for a good student discount. The 18-year-old has been driving for two years, has one major speeding citation in the last year, and does not qualify for a good student discount.

**Coverages:** 25/50/10 Liability; 25/50 Uninsured Motorist

- A) The two teenagers share the third household vehicle, a 2000 Ford Escort. They drive to and from school together, five miles each way, five days a week, with occasional driving on the weekends. The driving is split equally between the two, for an annual total mileage of 8,000.
- B) The 16-year-old drives a 2000 Ford Escort, to and from school, five miles each way, five days a week. The 18-year-old drives a 2000 Chevrolet Cavalier to and from school, five miles each way, five days a week. The total annual mileage on each vehicle is 5,000.

Rates for Example 5: \$ per ½ yr	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	1721	2184	1329	1685	1639	2080	1718	2181	1556	1974	1492	1893	1318	1671	1354	1716	1492	1393
Allstate Fire & Casualty Ins. Co.	1648	2018	1483	1819	1324	1623	1898	2320	1677	2054	1571	1926	1716	2100	1069	1310	1571	1926
Depositors Ins. Co.	1721	2184	1329	1685	1639	2080	1718	2181	1556	1974	1492	1893	1318	1671	1354	1716	1492	1893
Farmers Ins. Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Indemnity Co	1276	1427	1205	1348	1310	1465	1276	1427	1276	1427	1246	1394	1191	1332	1304	1458	1361	1522
Mid-Century Ins. Co.	1287	1707	1159	1537	1288	1709	1211	1606	1312	1740	1573	2087	1229	1630	735	975	1063	1410
Mountain West Farm Bureau	1076	1704	781	1229	1112	1762	1038	1644	1182	1876	1139	1806	966	1527	810	1276	870	1372
National Farmers Union Prop & Cas	1269	1639	1263	1633	1270	1640	1269	1639	1269	1639	1268	1638	1268	1638	1263	1633	1268	1638
Progressive Direct Ins. Co.	1630	2140	1143	1491	1439	1888	1539	2021	1539	2021	1397	1831	1397	1831	1144	1495	1265	1658
Progressive Northwestern Ins. Co.	2066	2757	1502	2000	1943	2596	1954	2610	1954	2610	1857	2478	1847	2465	1381	1842	1650	2205
Sentinel Ins. Co.	1746	2826	1508	2840	1928	2985	1849	3097	1660	2727	1959	3143	1617	2570	1751	3454	1959	3143
State Farm Fire and Casualty Co.	1125	1597	977	1386	1204	1710	1224	1738	1104	1567	1175	1668	1125	1597	830	1177	1175	1668
State Farm Mutual Auto Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trinity Universal Ins. Co.	1707	1770	1444	1497	1442	1495	1622	1682	1459	1513	1642	1703	1574	1632	1805	1872	1751	1816
United Services Auto Assoc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USAA Casualty Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

### EXAMPLE 6

These premiums apply to a farming household with previous insurance, ages 48 and 50, whose three teenage children are also drivers. The 48-year-old drives a 2005 Nissan Pathfinder 4WD to and from work, 25 miles each way, five days a week for an annual total mileage of 28,000. The 50-year-old drives a 2003 GMC Sierra 1500 4WD pickup for farm use only. The annual total mileage on this vehicle is 15,000. The 14 and 15-year-old have valid operators licenses and drive a 1989 Ford F350, 4WD pickup for farm use only, for an annual total mileage of 6,000. The 17-year-old drives a 2000 Ford F250, 2WD pickup to and from school, 20 miles each way, five days a week for an annual total mileage of 12,000. All three teenagers qualify for a good student discount.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) None of the drivers have accidents or driving citations.

B) The 50-year-old had an at-fault accident two years ago, on which the insurer paid \$20,000 to settle.

Rates for Example 6: \$ per ½ yr	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	1608	1952	1250	1513	1533	1860	1603	1946	1458	1768	1396	1692	1239	1499	1273	1540	1396	1692
Allstate Fire & Casualty Ins. Co.	1280	1702	1156	1534	1034	1370	1468	1956	1304	1732	1222	1623	1331	1771	839	1107	1222	1623
Depositors Ins. Co.	1608	1952	1250	1513	1533	1860	1603	1946	1458	1768	1396	1692	1239	1499	1273	1540	1396	1692
Farmers Ins. Exchange	871	1086	809	994	867	1086	829	1026	874	1098	1026	1309	833	1040	498	621	735	907
Financial Indemnity Co	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mid-Century Ins. Co.	871	1086	809	994	867	1086	829	1026	874	1098	1026	1309	833	1040	498	621	735	907
Mountain West Farm Bureau	1219	1253	887	911	1260	1295	1177	1210	1339	1377	1290	1327	1096	1125	921	945	988	1014
National Farmers Union Prop & Cas	1062	1264	1057	1258	1062	1264	1062	1264	1062	1264	1061	1263	1061	1263	1057	1258	1061	1263
Progressive Direct Ins. Co.	2727	2845	1894	1976	2387	2490	2559	2670	2559	2670	2334	2433	2334	2433	1886	1968	2093	2180
Progressive Northwestern Ins. Co.	3354	3541	2440	2574	3142	3319	3162	3341	3162	3341	3009	3179	2992	3163	2228	2354	2651	2799
Sentinel Ins. Co.	1069	1254	925	1084	1172	1375	1129	1327	1017	1194	1191	1399	986	1157	1068	1254	1191	1399
State Farm Fire and Casualty Co.	1219	1277	1060	1110	1307	1369	1329	1392	1197	1254	1276	1336	1219	1277	899	943	1276	1336
State Farm Mutual Auto Ins. Co.	1099	1230	954	1068	1177	1319	1196	1340	1078	1208	1149	1286	1099	1230	810	906	1149	1286
Trinity Universal Ins. Co.	1349	1406	1143	1194	1143	1194	1285	1343	1156	1208	1301	1360	1244	1300	1426	1491	1143	1194
United Services Auto Assoc.	878	1022	933	1087	1087	1267	878	1022	950	1106	1029	1200	974	1135	878	1022	982	1144
USAA Casualty Ins. Co.	930	952	989	1012	1152	1179	930	952	1066	1030	1091	1116	1032	1056	930	952	1040	1064

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

### EXAMPLE 7

These premiums apply to a two-person household, both age 68, with previous insurance. They own a 2005 Isuzu Ascender 5-passenger 4WD and use it for pleasure only. Neither have any accidents nor driving citations. Both drivers have completed a highway traffic safety program and qualify for the mandatory rate reduction.

Coverages: 25/50/10 Liability; 25/50 Uninsured Motorist

A) Annual total mileage is 5,000

B) Annual total mileage is 10,000

Rates for Example 7: \$ per ½ yr	Billings		Bozeman		Butte		Great Falls		Helena		Kalispell		Missoula		Scobey		Thompson Falls	
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B
Allied Property & Casualty Ins. Co.	248	248	204	204	239	239	247	247	229	229	222	222	203	203	207	207	222	222
Allstate Fire & Casualty Ins. Co.	173	202	157	183	141	164	199	232	176	206	166	193	180	211	115	134	166	193
Depositors Ins. Co.	248	248	204	204	239	239	247	247	229	229	222	222	203	203	207	207	222	222
Farmers Ins. Exchange	123	136	122	134	122	133	120	132	119	131	136	148	118	130	70	77	110	120
Financial Indemnity Co	266	266	250	250	272	272	266	266	266	266	259	259	249	249	269	269	282	282
Mid-Century Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mountain West Farm Bureau	197	226	149	169	203	233	191	219	215	247	208	238	179	205	154	174	164	186
National Farmers Union Prop & Cas	209	209	205	205	209	209	209	209	209	209	208	208	208	208	205	205	208	208
Progressive Direct Ins. Co.	347	347	264	264	314	314	331	331	331	331	308	308	308	308	264	264	285	285
Progressive Northwestern Ins. Co.	344	344	256	256	325	325	326	326	326	326	311	311	309	309	237	237	278	278
Sentinel Ins. Co.	135	153	118	133	147	167	143	160	129	146	150	169	125	141	135	153	150	169
State Farm Fire and Casualty Co.	155	183	136	160	166	196	169	199	153	180	162	191	155	183	116	137	162	191
State Farm Mutual Auto Ins. Co.	140	165	122	144	150	177	152	179	138	162	146	172	140	165	105	123	146	172
Trinity Universal Ins. Co.	183	183	158	158	157	157	175	175	159	159	177	177	170	170	193	193	157	157
United Services Auto Assoc.	90	104	95	110	108	126	90	104	96	112	103	120	98	114	90	104	99	115
USAA Casualty Ins. Co.	89	103	94	109	107	124	89	103	95	110	102	119	97	113	89	103	98	114

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.



## Consumer Contacts for Participating Insurance Companies

<p><b><u>Allied Property &amp; Casualty Ins. Co.</u></b>  Marsha Sharp  1100 Locust St., Des Moines, IA 50391-0203  1-800-532-1436 Ext. 4272  <a href="http://www.alliedinsurance.com">www.alliedinsurance.com</a></p>	<p><b><u>Mid-Century Insurance Co.</u></b>  Angela Wedel  2500 South Fifth Ave., Pocatello, ID 83204-1923  1-866-813-7551  <a href="http://www.farmersinsurance.com">www.farmersinsurance.com</a></p>	<p><b><u>Sentinel Insurance Co.</u></b>  PO Box 500  Reno, NV 89504-9984  1-800-624-5578  <a href="http://www.thehartford.com">www.thehartford.com</a></p>
<p><b><u>Allstate Fire &amp; Casualty Ins. Co.</u></b>  Marisol Herrera  2775 Sanders Rd., Suite A5, Northbrook, IL 60062  1-847-402-7351  <a href="http://www.allstate.com">www.allstate.com</a></p>	<p><b><u>Mountain West Farm Bureau</u></b>  Rhonda Harding  931 Boulder Dr., Laramie, WY 82072  1-307-745-4835  <a href="mailto:rharding@mwfb.com">rharding@mwfb.com</a></p>	<p><b><u>State Farm Fire And Casualty Co.</u></b>  <b><u>State Farm Mutual Automobile</u></b>  Contact a local State Farm Agent  <a href="http://www.statefarm.com">www.statefarm.com</a></p>
<p><b><u>Depositors Insurance Co.</u></b>  Marsha Sharp  1100 Locust, Des Moines, IA 50391  1-800-532-1436 Ext. 4272  <a href="http://www.alliedinsurance.com">www.alliedinsurance.com</a></p>	<p><b><u>National Farmers Union Prop &amp; Casualty</u></b>  Danielle Burglin  5619 DTC Parkway, Ste 300  Greenwood Village, CO 80111  1-303-338-2305</p>	<p><b><u>Trinity Universal Ins. Co.</u></b>  Customer Care Center  2300 Stafford Avenue  Scranton, PA 18505  1-877-252-7878</p>
<p><b><u>Farmers Insurance Exchange</u></b>  Angela Wedel  2500 South Fifth Ave., Pocatello, ID 83204-1923  1-866-813-7551  <a href="http://www.farmersinsurance.com">www.farmersinsurance.com</a></p>	<p><b><u>Progressive Direct Ins. Co.</u></b>  Sharon Butts  12710 Voyager Pkwy, Colorado Springs, CO 80921  1-888-838-7414 network 782-0707  <a href="http://www.progressivedirect.com">www.progressivedirect.com</a></p>	<p><b><u>United Services Automobile Assoc.</u></b>  9800 Fredericksburg Road  San Antonio, TX 78288  1-800-531-8080  <a href="http://www.usaa.com">www.usaa.com</a></p>
<p><b><u>Financial Indemnity</u></b>  Jason Tanaka  21650 Oxnard St, Ste 1800  Woodland Hills, CA 91367  1-800-456-1919 Ext. 1834  <a href="http://www.unitrinspecialty.com">www.unitrinspecialty.com</a></p>	<p><b><u>Progressive Northwestern Ins.</u></b>  Lisa Pomplas  300 N. Commons Blvd, Mayfield Village, OH 44143  1-800-283-1101 network 575-7269  <a href="http://www.driveinsurance.com">www.driveinsurance.com</a></p>	<p><b><u>USAA Casualty Insurance Co.</u></b>  9800 Fredericksburg Road  San Antonio, TX 78288  1-800-531-8080  <a href="http://www.usaa.com">www.usaa.com</a></p>

## **Technical Notes:**

Some of the companies that participated in this survey have differences in determining the premiums, which we wish to include:

- ***Farmers Insurance Co.***

Examples 3, 4, 6 & 7 – Utilized liability limits of 30/60/10 and UM limits of 30/60.

- ***Farmers Insurance Co & Mid-Century Insurance Co.***

Example 4B, 6A and 6B – Quoted utilizing both companies.

- ***Mountain West Farm Bureau Mutual Insurance Co.***

All Examples – Use liability limits of 25/50/25 and medical limits of \$1000.

- ***United Services Auto Association and USAA Casualty Insurance Co.***

USAA Group Property & Casualty products are generally available to active duty U.S. military personnel and their families.

## **Compare Auto Insurance Rates Online**



If you prefer, use the Montana State Auditor's website for quick and easy comparisons of auto and homeowner insurance rates.

Log onto the State Auditor's website at: [www.sao.mt.gov](http://www.sao.mt.gov).



MONTANA STATE AUDITOR  
**JOHN MORRISON**

COMMISSIONER OF INSURANCE  
COMMISSIONER OF SECURITIES

*Protecting Montana's Consumers*



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